



Celebrating 50 Years of Success

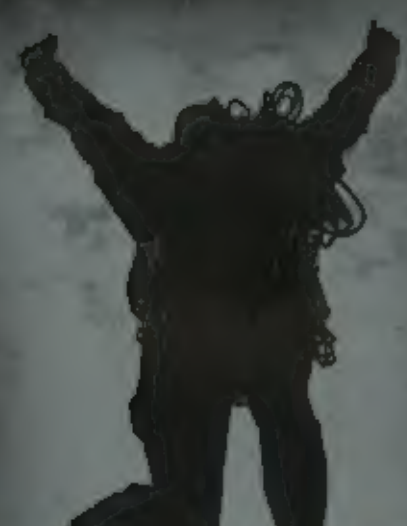
SPOTLIGHT

American Income Life Monthly Magazine

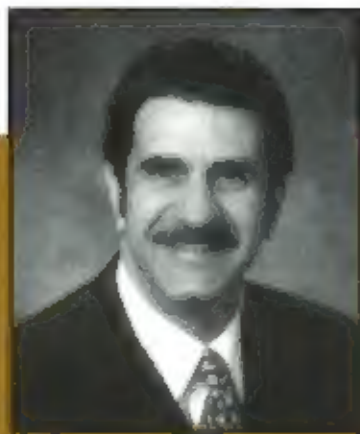
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50th Anniversary Issue



You Ain't Seen Nothing Yet!



from the desk of
Roger Smith
Executive Vice President,
Director of Agencies

Milestones

Imagine you are a long-distance runner and today is the day of the big race. You have trained and prepared for this day for what seems like an eternity. As you eagerly await the starting shot, you plan your strategy and your timing. In your mind you go over the mileposts and you set your time limit for reaching those points. The gun is fired and you are off — you pass the first milemarker, the second, the third — and with each passing check point you are edging that much closer to your final destination. When you cross the finish line, you turn looking back from the direction you have come, and a strong sense of accomplishment washes over you. This is when you realize that you would have never reached your goal had you not first reached each individual **milestone**.

Milestones are important, and not just for the long distance runner. For many of us it is the benchmark situations in our lives that prompt the celebrations of our success, and the same can be said for us at AIL.

At American Income, both as producers, managers, PR reps and as team players, it is the **milestones** we accomplish that give us cause for recognition, and thus determine our future course of action. And at the year's end, when we glance back, we realize that indeed it is those small achievements that produce results.

Now that our 50th Anniversary is upon us, it is hard not to stop for a moment and look back on the successes that have gotten AIL where it is today. Whether that landmark was Bernard Rapoport borrowing the \$25,000 to buy American Income, or Herbert Kleeman of Miami, Florida receiving his award as a Top Producer at the 1961 Convention...or if it was securing a license to sell in New York, or when Dan Zeoli, Rob Colley, Ryan Whitley, Tyrone Conard and Ed Orell recently signed their SGA contracts...whatever the case, these have all been marked on our road to success.

As we celebrate our 50th year we have even bigger goals on our horizon — \$60 million. And we are well on our way. How do I know this, you may ask? I know this by the achievements we have made and the records we have broken since the beginning of the year — and it is only the first quarter! February was an outstanding month; we brought in \$4,606,000, our biggest February in our 50 year history. We have also passed the 1,400 mark in recruiting — another first for AIL. We are on a roll and if we work hard to continually build our sales each month, we could surpass \$60 million before the year is out.

Let's continue our momentum and maybe five years from now when we look back on what we have accomplished, we can say that \$60 million was just the first milestone on our way to \$100 million.

Continuing the legacy, carrying the torch.

"The past is the present, isn't it? It is the future too."

— Eugene O'Neill



Dates to Remember

April 23-27 (Monday-Friday), 2001
American Income's 50th Annual Convention aboard Royal Caribbean's Nordic Empress.

April 27 (Friday), 2001
Business must be received in Waco to count for April production.

May 17-19 (Thursday-Saturday), 2001
SGA meeting in Lake Tahoe, Nevada.

May 30 (Wednesday), 2001
Business must be received in Waco to count for May production.

June 7-9 (Thursday-Saturday), 2001
Leadership Development Seminar in Waco.

Company Quality Averages

To be eligible for bonuses and in order to be featured in *Spotlight*, Top Producers must have one point above the Company's Quality Averages for both Persistence and Net to Gross.

— March

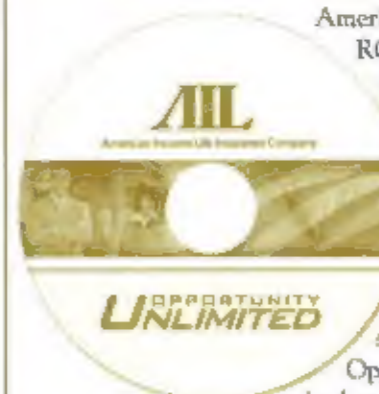
Net to Gross: 75%

Persistence: 72.60%

Note: These figures will be used as the minimum qualification requirements for all bonuses. Only net to gross is used during the first eight months from Agent's hire date.

Hot Off The Presses

AIL Introduces Its New Recruiting CD-ROM



American Income's recruiting CD-ROM is now available! If you are searching for a tool to charge up your recruiting efforts, then look no further. This tool gives you another avenue when talking to potential new Agents. The CD presents the AIL opportunity with video narrative, and interactive screens. It also explains what Opportunity Unlimited is all about.

And to prove that great things can come in small packages you get your choice of a full size or mini CD. You can order your CD's through Agency Supply.

2001 Incentive Program

Last month 94 Agents qualified for the 2001 Incentive Program. The prizes included a 50th Anniversary mini *Mag Lite* flashlight and an afghan blanket. Check Page 11 in this issue of *Spotlight* to see if you qualified to win a 50th Anniversary stainless steel mug or stadium chair. Stay tuned for more qualifiers and more exciting prizes in upcoming issues of *Spotlight*. Next month you could win a 50th Anniversary coaster set or cooler bag.

Founder's Club Outstanding Producers

February

| Agent | SGA | Times Qualified | Total Net ALP | N/G* | Persistence |
|----------------|-------------|-----------------|---------------|------|-------------|
| Timothy Cruise | Scott Smith | 7 | \$63,623 | 77 | 77.12 |

*Percentage of net to gross

Founder's Club Outstanding PR Representatives

February

| Agent | SGA | Times Qualified | Number Of Cards |
|----------------|------------|-----------------|-----------------|
| Debbie Enstedt | Rick Altig | 3 | 18,760 |

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You Ain't Seen Nothing Yet

Promoted To Supervising Agent

| | | | | |
|---|--|--|---|---|
| Temitope Ajayi Juroff-Fold California | John Akers Christopher Latend Nebraska | Bradley Allen Surace-Surace Ohio | Hamidreza Bassir Marc Zipper Florida | Richard Becker Eric Gigliome New Jersey |
| Timothy Bednarek Scott Smith Illinois | Michael Bukoski Marc Zipper Florida | Jenna Gaul Rick Allig Washington | Kyle Hales William Jennings Utah | Lorrie Hillman David Haseman Georgia |
| Michele Jackson Cohen-Hartman Nevada | Charles Jones Marc Zipper Florida | Carla Nollinger Surace-Surace Pennsylvania | Robert Porter Billy Faulkner Virginia | Adam Roberts Ali Shahrak North Carolina |
| Robert M. Smith Rick Allig Washington | Cordi Stokes Surace-Surace Ohio | John Tinterington Eric Gigliome New Jersey | Keith Vedral Eric Gigliome New Jersey | Matthew Vierling Richard Neal Tennessee |
| John Wisner William Jennings Utah | | | | |

Promoted To General Agent

| | | | | |
|---|---|--|---|--|
| Terrence Banks Surace-Surace Ohio | Dean Beaucauge Larry Gessner Missouri | David Clites William Jennings Colorado | James Dattilo Marc Zipper Florida | Pamela Drury Hancock-Bates Kentucky |
| Charles Hall Cohen-Hartman Arizona | Robert Hall Marc Zipper Florida | Matt Henderson Marc Zipper Florida | Carrie Hickfang Marc Morton Ohio | Olaf Johnson Marc Morton West Virginia |
| Mark Lund Scott Smith Illinois | Kelly Mack Marc Zipper Florida | John Martineau Marc Zipper Florida | Stacey Reese Rick Allig Minnesota | Jose Sanchez Scott Smith Illinois |
| Tracy Schubert Dennis Ishier Pennsylvania | Todd Stearman Michael Deacon California | David Turner Lloyd Fitzgerald Texas | Michael Wehrly Rick Allig Idaho | Robert Zuccalmaglio Kevin Khadrivian Massachusetts |









Promoted To Master General Agent

| | | | | |
|--|---|---|---|--|
| Patrick Coughlin Rick Allig Oregon | ✓ Ladislav Lesanek Ali Shahrak North Carolina | ✓ Christian Novacek Marc Zipper Florida | ✓ James Peate Marc Zipper Florida | ✓ Vance Rountree Marc Zipper Florida |
| ✓ John William Marc Zipper Florida | | | | |

The mark we need to hit in 2001 is \$60 million. And as I look forward to this new year, I am both excited and filled with anticipation. I can't wait to celebrate your personal victories, and I can't wait to take this Company to a new level. But, most of all I can't wait to win.

— Roger Smith



- | | |
|---|--|
|  <p>1. Eddie Norman Downer's Grove, IL</p> |  <p>2. Jason Jansma Downer's Grove, IL</p> |
|  <p>3. James Dattilo Jacksonville, FL</p> |  <p>4. Roland Parker Ft. Lauderdale, FL</p> |
|  <p>5. Timothy Cruise Downer's Grove, IL</p> |  <p>6. Alex Chen Walnut Creek, CA</p> |
|  <p>7. Bill Wade Cincinnati, OH</p> |  <p>8. Dennis Mahonie St. Louis, MO</p> |
|  <p>9. Demario Cooper St. Louis, MO</p> |  <p>10. Marlon Underwood Downer's Grove, IL</p> |

Top Individual Producers — February

| All Time Record to Beat | | | | | |
|-------------------------|----------|----------|------|------------------|-------------------|
| ★ Thomas Glenn | | Net ALP | Year | Month | |
| | | \$35,153 | 2000 | Dec. | |
| Name | Net ALP | Pers | N/G* | MGA | SGA |
| 1. Eddie Norman | \$18,155 | | 93 | Eddie Norman | Scott Smith |
| 2. Jason Jansma | 17,716 | | 100 | Michael Knapick | Scott Smith |
| 3. James Dattilo | 16,622 | 75.12 | 84 | George Urban | Marc Zipper |
| 4. Roland Parker | 16,278 | 83.23 | 79 | Roland Parker | Tom Williams |
| 5. Timothy Cruise | 15,686 | 77.12 | 77 | Robert Olson | Scott Smith |
| 6. Alex Chen | 15,417 | 91.82 | 84 | Alex Chen | Jatoff-Foti |
| 7. Bill Wade | 15,354 | | 96 | Jack Seitz | Hancock-Boles |
| 8. Dennis Mahone | 15,108 | | 78 | Michael O'Rourke | Larry Geneser |
| 9. Damaris Cooper | 14,928 | | 98 | Yaroslav Bitman | Larry Geneser |
| 10. Marlon Underwood | 14,865 | | 81 | Paul Lund | Scott Smith |
| 11. Damon Hartley | 14,624 | | 84 | Yaroslav Bitman | Larry Geneser |
| 12. Darrell Ballard | 14,604 | 88.97 | 89 | Doreen Ryan-Foti | Jatoff-Foti |
| 13. Brian Traboulay | 14,106 | 87.44 | 90 | Brian Traboulay | Rick Altig |
| 14. Isaac Doherty | 13,976 | | 93 | Dan Phillips | William Jennings |
| 15. Peter Bardeson | 13,558 | | 100 | Danny VanHouten | Joe Manone |
| 16. Linda Kluever | 13,540 | | 99 | Michael Knapick | Scott Smith |
| 17. David Wang | 12,711 | | 100 | Eric Nichols | Scott Smith |
| 18. Tony Patralski | 12,513 | | 98 | Michael O'Rourke | Larry Geneser |
| 19. Temitope Ajayi | 12,507 | | 87 | Steve Foti | Jatoff-Foti |
| 20. Claudia Ortega | 12,128 | | 96 | David Iriye | David Cohen |
| 21. Dan Phillips | 12,126 | | 89 | Dan Phillips | William Jennings |
| 22. Gleb Ostrovsky | 12,124 | 73.93 | 85 | | Justin A. Jones |
| 23. Gregg Furer | 11,810 | | 83 | Paul Hardy | Rick Altig |
| 24. Andrea Czekaj | 11,784 | | 100 | Todd Hollman | Lisa D'Amico |
| 25. Michael Bukoski | 11,725 | | 89 | Vance Rountree | Marc Zipper |
| 26. Richard Sauer | 11,615 | | 81 | Stephen Liberto | Eric Giglione |
| 27. Paul Anderson | 11,565 | 86.05 | 81 | Vlad Basov | Larry Geneser |
| 28. Lawrence Hauck | 11,087 | 76.47 | 86 | Lawrence Hauck | Steve Friedlander |
| 29. Eric Jackson | 11,034 | | 88 | Yaroslav Bitman | Larry Geneser |
| 30. Herman Libman | 11,005 | 86.44 | 86 | Herman Libman | Lisa D'Amico |
| 31. Carlos Cantu | 10,779 | | 97 | Steve Foti | Jatoff-Foti |
| 32. Dale Cheney | 10,771 | 83.46 | 78 | | Altig-Martyn |
| 33. Lakisha Brown | 10,632 | | 89 | Doreen Ryan-Foti | Jatoff-Foti |
| 34. Shawn Callaghan | 10,372 | | 100 | Steven Lee | Rick Altig |
| 35. Ramin Maghsoud | 10,367 | 80.04 | 86 | | Larry Kudlacek |
| 36. Edward Couture | 10,352 | | 96 | Dennis Sullivan | Guy Rouelle |
| 37. Jason Dickson | 10,329 | | 83 | Todd Hollman | Lisa D'Amico |
| 38. Robert Aks | 10,292 | 82.58 | 76 | Vlad Basov | Larry Geneser |
| 39. Chris Howard | 10,235 | | 97 | | Kevin Pawlowski |
| 40. David Cipoletti | 10,228 | | 91 | Todd Hollman | Lisa D'Amico |
| 41. Roland Fletcher | 10,188 | | 81 | Yaroslav Bitman | Larry Geneser |
| 42. Carey Gibson | 10,116 | | 100 | | Joshua Chalom |
| 43. Carl Martorana | 10,110 | | 99 | John Huber | Eric Giglione |
| 44. Lamar Daniels | 10,108 | | 94 | Gary Williams | Rick Altig |
| 45. John Titterington | 10,000 | | 80 | David Brister | Eric Giglione |
| 46. Matthew Fair | 9,969 | 80.18 | 81 | | Zeidner-Cowan |
| 47. Timothy Clark | 9,965 | 75.56 | 78 | Eric Schott | Surace-Surace |
| 48. Fernando Duran | 9,842 | 74.38 | 77 | Mike Horning | Scott Smith |
| 49. Raymond Lau | 9,749 | 85.75 | 78 | Roger Fung | Rick Altig |
| 50. Fetullai Lavea | 9,642 | | 100 | | Steve Friedlander |

*Percentage of net to gross

Top Individual Producers — YTD

| All Time Record to Beat | | | | | |
|---------------------------|----------|-----------|------|---------------------|--------------------|
| ★ Timothy Cruise | | Net ALP | Year | | |
| | | \$242,696 | 2000 | | |
| Name | Net ALP | Pers | N/G* | MGA | SGA |
| 1. Marlon Underwood | \$41,513 | | 81 | Paul Lund | Scott Smith |
| 2. James Dattilo | 35,131 | 75.12 | 84 | George Urban | Marc Zipper |
| 3. Eddie Norman | 32,530 | | 93 | Eddie Norman | Scott Smith |
| 4. Timothy Cruise | 30,353 | 77.12 | 77 | Robert Olson | Scott Smith |
| 5. Roland Parker | 30,020 | 83.23 | 79 | Roland Parker | Tom Williams |
| 6. Alex Chen | 26,688 | 91.82 | 84 | Alex Chen | Jatoff-Foti |
| 7. Carlos Cantu | 25,198 | | 97 | Steve Foti | Jatoff-Foti |
| 8. Gleb Ostrovsky | 24,043 | 73.93 | 85 | | Justin A. Jones |
| 9. Paul Anderson | 23,301 | 86.05 | 81 | Vlad Basov | Larry Geneser |
| 10. Carla Miller | 22,279 | 85.89 | 81 | | Christopher Lafond |
| 11. Temitope Ajayi | 22,059 | | 87 | Steve Foti | Jatoff-Foti |
| 12. Larry Smith | 21,721 | | 96 | Yaroslav Bitman | Larry Geneser |
| 13. Marisol Portillo-Mata | 21,238 | 75.78 | 82 | Lee Conti | David Cohen |
| 14. Claudia Ortega | 21,216 | | 96 | David Iriye | David Cohen |
| 15. Moctar Ndiaye | 21,031 | | 77 | John William | Marc Zipper |
| 16. Michael Bukoski | 20,949 | | 89 | Vance Rountree | Marc Zipper |
| 17. Eric Jackson | 20,857 | | 88 | Yaroslav Bitman | Larry Geneser |
| 18. Matt Henderson | 20,717 | | 85 | Vance Rountree | Marc Zipper |
| 19. Al-Karim Walji | 20,306 | 87.11 | 77 | Steven Lee | Rick Altig |
| 20. Donald Spence | 19,579 | 81.49 | 77 | | Ramin Kouladji |
| 21. David Thornton | 19,558 | 94.24 | 96 | Erik Graham | David Cohen |
| 22. Robert Aks | 19,393 | 82.58 | 76 | Vlad Basov | Larry Geneser |
| 23. Rick Choptuik | 19,367 | 78.86 | 82 | Rick Choptuik | Rick Altig |
| 24. Darrell Ballard | 19,074 | 88.97 | 89 | Doreen Ryan-Foti | Jatoff-Foti |
| 25. Brian Traboulay | 18,728 | 87.44 | 90 | Brian Traboulay | Rick Altig |
| 26. Gary Selesky | 18,208 | | 85 | Michael Knapick | Scott Smith |
| 27. Lakisha Brown | 18,184 | | 89 | Doreen Ryan-Foti | Jatoff-Foti |
| 28. Edward Couture | 18,116 | | 96 | Dennis Sullivan | Guy Rouelle |
| 29. Timothy Clark | 18,076 | 75.56 | 78 | Eric Schott | Surace-Surace |
| 30. Richard Sauer | 17,999 | | 81 | Stephen Liberto | Eric Giglione |
| 31. Bill Wade | 17,976 | | 96 | Jack Seitz | Hancock-Boles |
| 32. Carrie Howard | 17,831 | | 88 | Yaroslav Bitman | Larry Geneser |
| 33. Jason Jansma | 17,716 | | 100 | Michael Knapick | Scott Smith |
| 34. Martin Roedl | 17,715 | | 84 | Michael O'Rourke | Larry Geneser |
| 35. Linda Kluever | 17,689 | | 99 | Michael Knapick | Scott Smith |
| 36. Dale Cheney | 17,637 | 83.46 | 78 | | Altig-Martyn |
| 37. Damon Hartley | 17,613 | | 84 | Yaroslav Bitman | Larry Geneser |
| 38. Herman Libman | 17,562 | 86.44 | 86 | Herman Libman | Lisa D'Amico |
| 39. Peter Novellino | 17,441 | 78.19 | 79 | Jeffory Churchfield | Rick Altig |
| 40. Samuel Santiago | 17,172 | | 92 | Paul Lund | Scott Smith |
| 41. Isaac Doherty | 17,142 | | 93 | Dan Phillips | William Jennings |
| 42. Jizhou Zhao | 17,142 | 87.18 | 91 | Wilbur Smith | Rick Altig |
| 43. Dan Phillips | 17,051 | | 89 | Dan Phillips | William Jennings |
| 44. Andrew Fike | 17,004 | 80.33 | 86 | Thomas Foley | David Hausman |
| 45. Francisco Perez | 16,984 | 83.37 | 86 | Stephen Liberto | Eric Giglione |
| 46. Wesley Bangs | 16,982 | 78.76 | 83 | Wendell Bangs | Rick Altig |
| 47. Sanita Tuufufi | 16,908 | | 90 | James Isip | David Cohen |
| 48. Dean Beaucage | 16,897 | | 85 | Michael O'Rourke | Larry Geneser |
| 49. Elena O'Brien | 16,832 | | 92 | David Brister | Eric Giglione |
| 50. Steven Jakubczak | 16,778 | 77.72 | 87 | Michael Knapick | Scott Smith |

*Percentage of net to gross

World's Greatest BONUS

750+

| Agent | SGA |
|----------------|---------------|
| Alex Chen | Jatoft-Foti |
| Timothy Cruise | Scott Smith |
| James Dattilo | Marc Zipper |
| Jason Jansma | Scott Smith |
| Dennis Mahone | Larry Geneser |
| Eddie Norman | Scott Smith |
| Roland Parker | Tom Williams |
| Bill Wade | Hancock-Boles |

600+

| Agent | SGA |
|-----------------|-----------------|
| Temitope Ajayi | Jatoft-Foti |
| Darrell Ballard | Jatoft-Foti |
| Peter Bardeson | Joseph Manone |
| Demario Cooper | Larry Geneser |
| Isaac Doherty | Bill Jennings |
| Damon Hartley | Larry Geneser |
| Linda Kluever | Scott Smith |
| Claudia Ortega | David Cohen |
| Gleb Ostrovsky | Justin A. Jones |
| Tony Patralski | Larry Geneser |
| Dan Phillips | Bill Jennings |

| | |
|------------------|-------------|
| Brian Traboulay | Rick Altig |
| Marlon Underwood | Scott Smith |
| David Wang | Scott Smith |

500+

| Agent | SGA |
|-----------------|-------------------|
| Robert Aks | Larry Geneser |
| Paul Anderson | Larry Geneser |
| Lakisha Brown | Jatoft-Foti |
| Michael Bukoski | Marc Zipper |
| Shawn Callaghan | Rick Altig |
| Carlos Cantu | Jatoft-Foti |
| Dale Cheney | Altig-Martyn |
| Edward Couture | Guy Rouelle |
| Andrea Czekaj | Lisa D'Amico |
| Lamar Daniels | Rick Altig |
| Jason Dickson | Lisa D'Amico |
| Roland Fletcher | Larry Geneser |
| Gregg Furer | Rick Altig |
| Carey Gibson | Joshua Chalom |
| Lawrence Hauck | Steve Friedlander |
| Chris Howard | Kevin Pawlowski |
| Eric Jackson | Larry Geneser |
| Ramin Maghsoud | Larry Kudlacek |

| | |
|-------------------|---------------|
| Carl Martorana | Eric Giglione |
| Richard Sauer | Eric Giglione |
| John Titterington | Eric Giglione |

400+

| Agent | SGA |
|--------------------|-------------------|
| Douglas Alpe | Richard Neal |
| Rajeev Arora | Rick Altig |
| Ralph Baisden | Marc Morton |
| Dean Beaucage | Larry Geneser |
| Kimberly Childress | Rick Altig |
| Rick Choptuik | Rick Altig |
| Timothy Clark | Surace-Surace |
| Fernando Duran | Scott Smith |
| Matthew Fair | Zeldner-Cowan |
| Sam Hartleroad | Hancock-Boles |
| Raymond Lau | Rick Altig |
| Feluliai Lavea | Steve Friedlander |
| Herman Libman | Lisa D'Amico |
| Carla Miller | Chris LaFond |
| Michael Perkins | Jatoft-Foti |
| Robert Supon | Dan Zeoli |
| David Thornton | David Cohen |
| Al-Karim Walji | Rick Altig |



1. Jason Dickson
Bridgeville, PA



2. Charles Joe
Auckland, NZ



3. Richard Sauer
Edison, NJ

February Production

All Time Record to Beat

Month: \$43,409 1st Yr. Gino Tanzif

All Time Record to Beat

Month: \$50,606 Net ALP Chad Roehrs

| Name | 1st Year Agent | Net ALP | Pers | N/G | # 1st Yr Agents | MGA | SGA |
|-------------------|----------------|----------|------|-----|-----------------|------------------|-------------------|
| 1. Jason Dickson | \$24,755 | \$35,084 | | 96 | 4 | | Lisa D'Amico |
| 2. Charles Joe | 16,552 | 21,884 | | 100 | 3 | | Steve Friedlander |
| 3. Richard Sauer | 13,826 | 26,348 | | 96 | 3 | Stephen Liberto | Eric Giglione |
| 4. Martin Roedl | 13,228 | 21,201 | | 94 | 2 | Michael O'Rourke | Larry Geneser |
| 5. Steven Diccico | 11,270 | 12,627 | | 89 | 3 | | Kevin Khadivian |

YTD Production

All Time Record to Beat

YTD: \$142,726 1st Yr. Vladimir Opra

All Time Record to Beat

YTD: \$237,992 Net ALP Vladimir Opra

| Name | 1st Year Agent | Net ALP | Pers | N/G | # 1st Yr Agents | MGA | SGA |
|-------------------|----------------|----------|------|-----|-----------------|------------------|-------------------|
| 1. Jason Dickson | \$27,301 | \$44,467 | | 96 | 4 | | Lisa D'Amico |
| 2. Richard Sauer | 24,785 | 44,713 | | 96 | 3 | Stephen Liberto | Eric Giglione |
| 3. Charles Joe | 22,576 | 31,773 | | 100 | 3 | | Steve Friedlander |
| 4. Steven Diccico | 17,098 | 17,775 | | 89 | 3 | | Kevin Khadivian |
| 5. Martin Roedl | 16,219 | 28,206 | | 94 | 2 | Michael O'Rourke | Larry Geneser |

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.



1. Alan Becker
St. Louis, MO



2. Scott Geisel
Bridgeville, PA



3. Steven Jakubczak
Downer's Grove, IL



4. Michael Thomas
Oklahoma City, OK



5. Chad Roehrs
St. Louis, MO

All-Time Record to Beat
Month: \$66,880 1st Yr. Alan Becker

All-Time Record to Beat
Month: \$103,854 Net ALP Don Foti

February Production

| Name | 1st Year Agent | Net ALP | Pers | N/G | # 1st Yr Agents | MGA | SGA |
|-----------------------|-----------------|-----------------|--------------|-----------|-----------------|------------------------|----------------------|
| 1. Alan Becker | \$66,880 | \$70,870 | 81.16 | 80 | 8 | Yaroslav Bitman | Larry Geneser |
| 2. Scott Geisel | 39,008 | 45,396 | | 94 | 7 | Todd Hollman | Lisa D'Amico |
| 3. Steven Jakubczak | 29,551 | 38,330 | 78.12 | 83 | 4 | Michael Knapick | Scott Smith |
| 4. Michael Thomas | 29,398 | 36,992 | | 82 | 7 | Ocie Roy | Robert Smith |
| 5. Chad Roehrs | 28,391 | 28,970 | | 87 | 8 | Yaroslav Bitman | Larry Geneser |
| 6. Gary Selesky | 28,134 | 37,997 | | 88 | 3 | Michael Knapick | Scott Smith |
| 7. Scott Baker | 20,690 | 24,396 | 77.64 | 86 | 6 | Hancock-Boles | Hancock-Boles |
| 8. Rudi Camenzind | 19,309 | 25,271 | 88.45 | 89 | 6 | Erik Graham | David Cohen |
| 9. William Burdey | 17,644 | 25,034 | | 98 | 6 | David Brister | Eric Giglione |
| 10. Mathew Hart | 16,768 | 17,881 | | 84 | 8 | | Gary Bleier |

All-Time Record to Beat
YTD: \$395,699 1st Yr. James Peate

All-Time Record to Beat
YTD: \$864,620 Net ALP

YTD Production

| Name | 1st Year Agent | Net ALP | Pers | N/G | # 1st Yr Agents | MGA | SGA |
|-----------------------|------------------|------------------|--------------|-----------|-----------------|------------------------|----------------------|
| 1. Alan Becker | \$113,253 | \$124,229 | 81.16 | 80 | 8 | Yaroslav Bitman | Larry Geneser |
| 2. Chad Roehrs | 90,953 | 92,804 | | 87 | 8 | Yaroslav Bitman | Larry Geneser |
| 3. Steven Jakubczak | 52,662 | 68,997 | 78.12 | 83 | 4 | Michael Knapick | Scott Smith |
| 4. Scott Geisel | 49,585 | 58,192 | | 94 | 7 | Todd Hollman | Lisa D'Amico |
| 5. Steven Polederos | 47,802 | 60,958 | 82.84 | 79 | 3 | Zeidner-Cowan | Zeidner-Cowan |
| 6. Michael Thomas | 46,925 | 62,867 | | 82 | 7 | Ocie Roy | Robert Smith |
| 7. Mathew Hart | 40,288 | 43,623 | | 84 | 8 | | Gary Bleier |
| 8. Gary Selesky | 40,106 | 59,015 | | 88 | 3 | Michael Knapick | Scott Smith |
| 9. Francisco Perez | 31,791 | 44,069 | 76.89 | 83 | 2 | Stephen Liberto | Eric Giglione |
| 10. Scott Baker | 29,209 | 37,774 | 77.64 | 86 | 6 | | Hancock-Boles |

General Agent selection guidelines for recognition in the Spotlight are as follows: Must have two First Year Agents coded and meet all production requirements.



2001 Incentive Program

Promoting 50 Years Of Excellence

This year is American Income's 50th Anniversary, and in recognition of this milestone we have implemented an incentive program. This program is designed to recognize Top Personal Producers and P.R. Representatives with a monthly contest. There are two prize categories, a high level and a low level, and winners are determined based on each Producer's highest level of production.

February Qualifiers

Personal Producers

All Personal Producers who write \$8,000 of Net ALP, with one point above the Company's current Quality Averages, will win the low level prize, a 50th Anniversary stainless steel mug. The winners are as follows:

| | | | |
|--------------------|-------------------|-------------------|------------------|
| Shawn Callaghan | David Thornton | Carmin Fusco | Eugene Neider |
| Rick Choptuik | Sanita Tuafuli | Carl Martorana | Ralph Baisden |
| Al-Karim Walji | Carmel Woldu | Elena O'Brien | Carrie Hickfang |
| Rajeev Arora | David Cipoletti | Francisco Perez | Douglas Alpe |
| Wesley Bangs | Andrea Czekaj | Richard Sauer | Chris Howard |
| Kimberly Childress | Jason Dickson | John Titterington | Edward Couture |
| Patrick Coughlin | Herman Libman | James Schneider | William Smith |
| Lamar Daniels | Jay Figgins | Sam Hartleroad | Terry Butler |
| Steve Fujitani | Lawrence Hauck | Robert Supon | Kevin Canup |
| Gregg Furer | Fetuliai Lavea | William Elensky | Fernando Duran |
| Rob Hay | Peter Nikolov | Neil Zeigler | Steven Jakubczak |
| Raymond Lau | Robert Aka | Lakisha Brown | Glen Mixdorf |
| Duron Yaniv | Paul Anderson | Carlos Cantu | Gary Selesky |
| Jinzhou Zhao | Dean Beaucage | Mark Gagliardi | Timothy Clark |
| Dale Cheney | William Beckerle | Michael Perkins | Bertram Feldman |
| Todd Stearman | Roland Fletcher | Ramin Maghsoud | Matthew Fair |
| Carey Gibson | Eric Jackson | John Akers | Lorenzo Ramsey |
| Lorena Barriere | Bryan Kirkpatrick | Carla Miller | Michael Bukoski |
| John Franklin | Larry Smith | Jeffrey Smanda | Moctar Ndiaye |

All Personal Producers who write \$12,000 of Net ALP, with one point above the Company's current Quality Averages, will win the high level prize, a 50th Anniversary stadium chair. The winners are as follows:

| | | | |
|-----------------|-----------------|----------------|------------------|
| Brian Traboulay | Bill Wade | Gleb Ostrovsky | Marlon Underwood |
| Claudia Ortega | Temitope Ajayi | Peter Bardeson | David Wang |
| DeMario Cooper | Darrell Ballard | Timothy Cruise | Roland Parker |
| Damon Hartley | Alex Chen | Jason Janama | James Dattilo |
| Dennis Mahone | Isaac Doherty | Linda Kluever | |
| Tony Patralski | Dan Phillips | Eddie Norman | |

P.R. Representatives

All P.R. Representatives who submit two Original TG contracts, with a minimum combined membership of 500 members, will win the low level prize, a 50th Anniversary stainless steel mug. The winners are as follows:

| | | | |
|----------------|--------------------|------------------|---------------|
| Sandra Johnson | Joseph Ward | Gilbert Sciacqua | Mary Sandoval |
| Patti Morgan | Ayanna Prendergast | Becky Cutler | Darrell Dorey |

All P.R. Representatives who submit three Original TG contracts, with a minimum combined membership of 1,000 members, will win the high level prize, a 50th Anniversary stadium chair. The winners are as follows:

| | | | |
|-----------------|----------------|---------------|-------------|
| Eric Schoenhals | Frances Yennie | Robin Andrade | Kent Levine |
|-----------------|----------------|---------------|-------------|

Next Month You Could Win A 50th Anniversary Coaster Set or Cooler Bag!



from the desk of
Mark McAndrew

Chairman & Chief Executive
Officer American Income Life
Insurance Company

50 Years Of Opportunity Unlimited

Fifty years ago this month Bernard Rapoport, using borrowed funds bought controlling interest in the small Indianapolis, Indiana insurance company known as American Income Life. And it was at that time that Bernard changed the shape of American Income's destiny.

Bernard had big plans for AIL when he began running things in 1951, but it wasn't until 1964 that AIL found its little corner of the insurance market. Bernard and AIL have always been supportive of union men and women and have made the Company a success by offering supplemental policies in the union market. Bernard has an uncanny ability to see the potential in everyone and everything, and he utilized this ability to build American Income into a top performing union insurance company.

Currently AIL is licensed in 50 states, the District of Columbia, Canada, Puerto Rico and New Zealand, and is ranked among the Top 100 Individual Life Insurance Companies in the Country.

Today more than ever, *Opportunity Unlimited* is abound at American Income Life. The insurance industry has been featured in many newspapers, magazines and journals, and all have promoted the industry as *one-to-watch* for 2001. This has provided a unique opportunity for all insurance companies, but at American Income this opportunity has the potential to be that much brighter.

At AIL we are in a position not only to take advantage of the superior market conditions that currently exist, but we are in a position for expansion and growth. While expansion and growth can come in many shapes and sizes, recruiting a larger field force is by far the most important factor in growing and expanding. The more Agents we have in the field, the more recognition we will get, the more ground we can cover and the higher our individual earning potential becomes.

AIL has been moving in a positive direction for the last two years. Our Inforce Premium increased from \$278.2 million in 1999 to \$293.1 million in 2000. The field force went from 1,198 Agents in 1999 to 1,352 by the end of 2000. And life sales rose from \$48.8 million in 1999 to \$52.2 million in 2000.

It is important to realize that although it took Bernard and the AIL team 50 years to get us where we are, there is still potential for a bigger and brighter future. It is also important that we continue to build on the momentum we have going, set high goals, and strive to meet and exceed those goals.

Roger Smith has set a goal of \$60 million, but with the potential facing each and every one of you \$60 million could easily turn into \$70, \$80 — or even \$100 million. It is very possible to take what we have accomplished in 50 years and double it over the next five. There is really no reason why we can't see this happen. It is our time to take full advantage of our individual *Opportunity Unlimited* and our entire Company's *Opportunity Unlimited*. Let's not become so fixated on a goal that we miss the full potential that is lying before us. So set your goals, but vow to go above and beyond just reaching that goal.

This month American Income celebrates its 50th Anniversary. Fifty years is a major milestone by many companies' standards and for AIL let's make sure this major milestone is that much sweeter!

Mark S. McAndrew

"A moment's insight
is sometimes worth a
life's experience."

— Oliver Wendell Holmes

Taking A Walk Down Memory Lane —



MONETARY DONATIONS

AIL

- Donated \$10,000 to the Empire State College Fund.
- Donated \$3,000 to the Communications Workers of America Lupus Foundation.
- Donated \$2,000 to the Communications Workers of America Hadassah Medical Organization.
- Donated \$5,000 to the National Association of Fire Fighters IAFF Burn Foundation for the Mark Russell Pre-Inaugural Show and Reception.
- Donated \$5,000 to the Heat & Frost Insulators & Asbestos Workers for Senator Pete Williams' Reception Committee.
- Donated \$2,500 to the OP & CMIA International Apprenticeship Contest Committee.
- Donated \$5,000 to the Bakery, Confectionery, Tobacco Workers and Grain Millers International Union.

David Cohen Agency

- Donated \$700 to the Citrus Belt Bowling Association for their annual bowling tournament.

Mark Hancock Agency

- Donated \$150 to the Indianapolis chapter of the A. Philip Randolph Institute for their annual dinner.

Total
\$33,550

OTHER INVOLVEMENT

Robert Smith Agency

- Contributed to the Central Oklahoma Labor Council U.S. Savings Bonds Poster Contest.
- Donated a signed University of Oklahoma basketball for a silent auction at the Magic Empire Credit Union League.
- Donated a University of Oklahoma Commemorative Football to Tinker Federal Credit Union to help raise money for the Children's Miracle Network.
- Renee Graff participated in the Central Oklahoma AFL-CIO community forum.

- Distributed leaflets on behalf of the UFCW's Awareness Campaign regarding WAL-MART.
- Renee Graff was named OPEIU 277 delegate for the Central Oklahoma AFL-CIO Labor Council.
- Renee Graff was named Secretary of Correspondence for the Oklahoma chapter of the Coalition of Labor Union Women.

"Much of Bernard Rapoport's legacy is in the compassion he had for the working men and women of our society. It is that type of compassion and caring I'm going to make sure we continue."

— Roger Smith

MGA Monthly Bonus Program

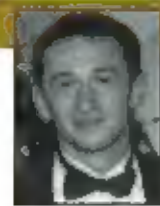


65 Percent and 70 Percent Contracts
For more information on the MGA Bonus Program go to www.ailife.com

February Bonus Qualifiers

| | | | |
|------------------------------------|------------------------------------|-------------------------------------|-----------------------------------|
| Yaroslav Bitman \$9,444 | Todd Hollman \$4,842 | Eric Nichols \$2,119 | John William \$1,273 |
| Michael Knapick \$7,915 | Lee Conti \$4,561 | John W. West \$2,108 | Tony Sutton \$1,245 |
| Michael O'Rourke \$6,723 | Paul Lund \$4,124 | Danny VanHouten \$2,034 | Christian Novacek \$626 |
| David Iriye \$6,426 | Dennis Sullivan \$3,059 | Steven Lee \$2,017 | Derril Balley \$607 |
| Doreen Ryan-Foti \$5,811 | John Huber \$2,776 | Jeffrey Dinocento \$1,690 | Robert Olson \$471 |
| David Brister \$5,267 | Scott Sonnenberg \$2,740 | James Isip \$1,686 | |
| Stephen Liberto \$5,067 | Stephen Ross \$2,292 | Erik Graham \$1,539 | |
| Vance Rountree \$4,956 | Rick Choptuik \$2,168 | Ocie Roy \$1,474 | |

Total \$97,060



1. Yaroslav Bitman
St. Louis, MO



2. Michael Knapick
Downer's Grove, IL



3. David Iriye
Los Angeles, CA



4. Paul Lund
Downer's Grove, IL



5. Michael O'Rourke
St. Louis, MO



6. Stephen Liberto
Edison, NJ



7. Ocie Roy
Oklahoma City, OK



8. Todd Hollman
Bridgeville, PA



9. Vance Rountree
Altamonte Springs, FL



10. David Brister
Edison, NJ

February Production

All Time Record to Beat
Month: \$190,463 1st Yr. Ed Orell

All Time Record to Beat
Month: \$236,811 Net ALP Ed Orell

| Name | 1st Yr. Agent | Net ALP | Pers | NG | #1st Yr. Agents | SGA |
|-----------------------|---------------|----------|-------|----|-----------------|-------------------|
| 1. Yaroslav Bitman | \$95,850 | \$99,543 | 82.38 | 81 | 17 | Larry Geneser |
| 2. Michael Knapick | 75,709 | 96,124 | 74.17 | 78 | 12 | Scott Smith |
| 3. David Iriye | 57,108 | 57,572 | | 92 | 14 | David Cohen |
| 4. Paul Lund | 57,052 | 58,897 | 78.51 | 84 | 11 | Scott Smith |
| 5. Michael O'Rourke | 56,145 | 63,917 | | 96 | 10 | Larry Geneser |
| 6. Stephen Liberto | 50,000 | 85,306 | 73.77 | 81 | 10 | Eric Giglione |
| 7. Ocie Roy | 47,601 | 51,814 | | 83 | 12 | Robert Smith |
| 8. Todd Hollman | 47,573 | 58,958 | 75.66 | 82 | 8 | Lisa D'Amico |
| 9. Vance Rountree | 43,161 | 49,060 | | 95 | 7 | Marc Zipper |
| 10. David Brister | 40,726 | 62,019 | 76.94 | 77 | 4 | Eric Giglione |
| 11. Lee Conti | 38,623 | 60,808 | 74.78 | 85 | 10 | David Cohen |
| 12. John West | 35,890 | 46,710 | 78.82 | 83 | 10 | Marc Morton |
| 13. Doreen Ryan-Foti | 35,079 | 87,975 | 79.28 | 77 | 11 | Jatoff-Foti |
| 14. Erik Graham | 29,717 | 71,958 | 83.92 | 86 | 11 | David Cohen |
| 15. Steven Lee | 29,432 | 45,139 | 82.22 | 85 | 6 | Rick Altig |
| 16. Scott Sonnenberg | 28,314 | 40,031 | | 96 | 7 | Larry Geneser |
| 17. James Isip | 27,965 | 51,364 | 77.50 | 85 | 11 | David Cohen |
| 18. Stephen Ross | 27,425 | 38,412 | 84.73 | 92 | 7 | Steve Friedlander |
| 19. Gay Deitch | 26,085 | 30,660 | 76.08 | 81 | 5 | Dennis Ishler |
| 20. Jeffrey Dinocento | 25,284 | 46,586 | 76.69 | 76 | 8 | Eric Giglione |

YTD Production

All Time Record to Beat
YTD: \$1,409,138 1st Yr. Ed Orell

All Time Record to Beat
YTD: \$2,046,700 Net ALP Ed Orell

| Name | 1st Yr. Agent | Net ALP | Pers | NG | #1st Yr. Agents | SGA |
|-----------------------|---------------|-----------|-------|----|-----------------|---------------|
| 1. Yaroslav Bitman | \$206,058 | \$215,354 | 82.38 | 81 | 17 | Larry Geneser |
| 2. Paul Lund | 144,786 | 148,627 | 78.51 | 84 | 11 | Scott Smith |
| 3. Michael Knapick | 126,298 | 168,015 | 74.17 | 78 | 12 | Scott Smith |
| 4. David Iriye | 99,950 | 101,067 | | 92 | 14 | David Cohen |
| 5. Stephen Liberto | 96,623 | 164,054 | 73.77 | 81 | 10 | Eric Giglione |
| 6. David Brister | 91,375 | 139,976 | 76.94 | 77 | 4 | Eric Giglione |
| 7. Ocie Roy | 88,542 | 94,537 | | 83 | 12 | Robert Smith |
| 8. Michael O'Rourke | 71,403 | 83,511 | | 96 | 10 | Larry Geneser |
| 9. Vance Rountree | 70,398 | 86,172 | | 95 | 7 | Marc Zipper |
| 10. Vlad Basov | 68,919 | 142,683 | 81.53 | 77 | 7 | Larry Geneser |
| 11. Doreen Ryan-Foti | 64,475 | 139,310 | 79.28 | 77 | 11 | Jatoff-Foti |
| 12. David Ragland | 63,838 | 72,008 | 77.48 | 78 | 7 | Matt Blumert |
| 13. John West | 61,581 | 78,008 | 78.82 | 83 | 10 | Marc Morton |
| 14. Todd Hollman | 60,515 | 75,682 | 75.66 | 82 | 8 | Lisa D'Amico |
| 15. Erik Graham | 59,403 | 136,948 | 83.92 | 86 | 11 | David Cohen |
| 16. Lee Conti | 58,278 | 108,303 | 74.78 | 85 | 10 | David Cohen |
| 17. Jeffrey Dinocento | 57,782 | 95,900 | 76.69 | 76 | 9 | Eric Giglione |
| 18. Steven Lee | 57,651 | 75,672 | 82.22 | 85 | 6 | Rick Altig |
| 19. Scott Sonnenberg | 54,665 | 68,949 | | 96 | 7 | Larry Geneser |
| 20. Gay Deitch | 49,563 | 56,189 | 76.08 | 81 | 5 | Dennis Ishler |

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.



Larry Geneser

| Category I | FEBRUARY PRODUCTION | | | | | | YEAR TO DATE PRODUCTION | | | |
|---------------|---------------------|--------------|-------|-------------|---------|-------|-------------------------|--------------|-------|------------|
| | SGA | 1st Yr Agent | Quota | % Of Quota* | Net ALP | NG | Pers | 1st Yr Agent | Quota | % Of Quota |
| Larry Geneser | \$248,781 | \$96,000 | 259 | \$345,202 | 77 | 76.43 | \$507,430 | \$192,000 | 264 | \$670,615 |
| Eric Giglione | 152,753 | 108,000 | 141 | 258,043 | 77 | 75.41 | 286,777 | 204,000 | 141 | 494,860 |
| Rick Altig | 324,448 | 336,000 | 97 | 712,702 | 76 | 75.59 | 542,996 | 672,000 | 81 | 1,267,137 |
| David Cohen | 87,147 | 108,000 | 81 | 139,498 | 100 | NEW | 87,147 | 108,000 | 81 | 139,498 |



| Category II | FEBRUARY PRODUCTION | | | | | | YEAR TO DATE PRODUCTION | | | |
|---------------|---------------------|--------------|-------|-------------|---------|-------|-------------------------|--------------|-------|------------|
| | SGA | 1st Yr Agent | Quota | % Of Quota* | Net ALP | NG | Pers | 1st Yr Agent | Quota | % Of Quota |
| Zeidner-Cowan | \$52,180 | \$60,000 | 87 | \$82,535 | 78 | 81.08 | \$117,762 | \$120,000 | 98 | \$197,526 |
| Hancock-Boles | 59,168 | 72,000 | 82 | 94,414 | 78 | 75.68 | 91,705 | 144,000 | 63 | 169,358 |



Bill Jennings

| Category III | FEBRUARY PRODUCTION | | | | | | YEAR TO DATE PRODUCTION | | | |
|---------------|---------------------|--------------|-------|-------------|---------|-------|-------------------------|--------------|-------|------------|
| | SGA | 1st Yr Agent | Quota | % Of Quota* | Net ALP | NG | Pers | 1st Yr Agent | Quota | % Of Quota |
| Bill Jennings | \$90,205 | \$48,000 | 188 | \$106,846 | 81 | 75.59 | \$141,315 | \$96,000 | 147 | \$167,282 |
| Dennis Ishler | 40,868 | 48,000 | 85 | 55,477 | 79 | 77.21 | 86,607 | 96,000 | 90 | 108,892 |

*Only the leading SGAs with 100 percent or better in monthly Percent of Quota will have their picture displayed on this page.



Steve Friedlander

| Category IV | FEBRUARY PRODUCTION | | | | | | YEAR TO DATE PRODUCTION | | | |
|-------------------|---------------------|--------------|-------|-------------|---------|-------|-------------------------|--------------|-------|------------|
| | SGA | 1st Yr Agent | Quota | % Of Quota* | Net ALP | NG | Pers | 1st Yr Agent | Quota | % Of Quota |
| Steve Friedlander | \$72,671 | \$36,000 | 202 | \$104,484 | 90 | 73.89 | \$108,013 | \$72,000 | 150 | \$152,980 |
| Joseph Manone | 58,221 | 36,000 | 162 | 110,651 | 82 | 76.80 | 109,927 | 72,000 | 153 | 219,008 |
| Lisa D'Amico | 52,836 | 36,000 | 147 | 88,062 | 80 | 74.09 | 69,133 | 72,000 | 96 | 122,510 |
| Robert Smith | 48,275 | 36,000 | 134 | 52,124 | 78 | 75.82 | 86,969 | 72,000 | 121 | 92,600 |



Chris Lalond

| Category V | FEBRUARY PRODUCTION | | | | | | YEAR TO DATE PRODUCTION | | | |
|--------------|---------------------|--------------|-------|-------------|---------|-------|-------------------------|--------------|-------|------------|
| | SGA | 1st Yr Agent | Quota | % Of Quota* | Net ALP | NG | Pers | 1st Yr Agent | Quota | % Of Quota |
| Chris Lalond | \$26,123 | \$24,000 | 109 | \$35,655 | 80 | 81.90 | \$52,140 | \$48,000 | 109 | \$74,420 |
| Guy Rouelle | 25,051 | 24,000 | 104 | 31,595 | 84 | 73.78 | 35,093 | 48,000 | 73 | 52,732 |

NEW STATE GENERAL AGENTS



Dan Zeoli

Dan has been promoted to SGA in Connecticut and Massachusetts. Dan was formerly a Master General Agent out of Meriden, Connecticut. He has been with AIL since March 1997.

Congratulations Dan!



Rob Enley

Rob has been promoted to SGA in Louisiana. Rob was formerly a Master General Agent out of Metairie, Louisiana. He has been with AIL since November 1995.

Congratulations Rob!

*Only the leading SGAs with 100 percent or better in monthly Percent of Quota will have their picture displayed on this page.



from the desk of
Denise Bowyer
National Public Relations
Director

A Master Storyteller

Recently, I hosted a Canadian PR Leadership Retreat in Halifax, Nova Scotia. Nova Scotia is a province of eastern Canada, and consists of a mainland peninsula surrounded by many small islands. Because of its location, Nova Scotia has, for many years, relied on the sea to provide a way of life, which includes the traditions of oral history and folklore. Maritimers are known for their seafaring tales, and a day doesn't go by that the people who inhabit this small piece of Canada don't exchange a story or two.

There is a lot to be said for folklore and storytelling, and during the Leadership Retreat I learned just how useful it can be. Oral history and anecdotes allow us to ponder where legitimacy ends and imagination begins. However, the thread that separates fact from fiction may be decided by the character of the storyteller. This too, is true with selling life insurance. Often times, it is the character of the individual that separates making a sale from not making a sale. And no one person knows this better than Darrell Dorey.

Darrell is a master storyteller. He has an ability to captivate an audience, and sway them with the power of his voice. He possesses the unique talent to transcend time and place by putting his listener into the moment he has created. Darrell needs no embellishment in relaying the truth of the American Income experience. His passion is what sets him apart, and his spoken word is ensured by reliable action.

As a master storyteller, Darrell holds the distinction of signing and servicing over 300 local unions in a 12-month period. He has shared his story with more local union leaders than anyone in the history of American Income Life. And he insists his sharing is a privilege and a moral obligation. Darrell truly believes in the story he tells, and he treats each local union leader with the care of an author ready to write his latest masterpiece.

I want to thank Darrell for sharing his story with us in Nova Scotia. But mainly, I want to thank him for teaching us that ACTION is the key to separating myth and fable from fact and certainty. Darrell has shown us that it is action that makes our story and AIL that makes us believable!

Denise Bowyer

"What the imagination
seizes as beauty must
be truth."

— John Keats

Qualifiers

| | |
|-------------------|-------|
| RONA SPANO | \$683 |
| CHARLES HILL | \$683 |
| BRENDA DISOMMA | \$683 |
| SHARON SWINFORD | \$650 |
| ANTHONY GENTILI | \$650 |
| ROBERT DAILEY | \$650 |
| DARRELL DOREY | \$525 |
| ROBIN DENHAM | \$525 |
| RICHARD CASE | \$525 |
| PATTI MORGAN | \$500 |
| JOSEPH WARD | \$500 |
| THOMAS WALL | \$500 |
| PATTI MORGAN | \$500 |
| KIMBERLY GRISSOM | \$500 |
| VIVIAN DWYER | \$500 |
| ROBIN ANDRADE | \$500 |
| IRENE RURYCZ | \$420 |
| LURIE ONASCH | \$420 |
| BERNARD WENDEKIER | \$315 |
| WENDI ROSE | \$315 |
| JAMIE SURACE | \$300 |
| NANCY RISING | \$263 |
| RICHARD MESHULAM | \$263 |
| CHERYL COOK | \$263 |
| DAVID BLAISDELL | \$263 |
| KENNETH ALTIZER | \$263 |
| KENT LEVINE | \$250 |
| SUSAN FULDAUER | \$250 |
| JOHN WILKINSON | \$210 |
| SANDRA JOHNSON | \$210 |
| FRANCES YENNIE | \$200 |
| LEO VANDENBUSSCHE | \$200 |
| SHERRY KUPER | \$200 |
| SANDRA DAVIDSON | \$200 |

PR BONUS

JANUARY

FEBRUARY

MARCH

APRIL

MAY

JUNE

JULY

AUGUST

SEPTEMBER

OCTOBER

NOVEMBER

DECEMBER



Total \$13,679

PR Manager



Charles Hill
Walnut Creek, CA

Category A:



Charles Hill
Walnut Creek, CA



Brenda DiSomma
Edison, NJ

Category B:



Cynthia Blumert
Gaithersburg, MD



Kimberly Grissom
Ridgeland, MS

Category C:



Patti Morgan
Irving, TX



Darrell Dorey
Riverview, NB

All Time PR Card Production Record

Month: 18,960 cards Anthony Gentili

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

February Production

| PR Manager | No. Cards | SGA |
|--------------------|-----------|--------------|
| 1. Charles Hill | 10,407 | Jatoff-Foti |
| 2. Debbie Enstedt | 5,515 | Rick Altig |
| 3. Cynthia Blumert | 5,186 | Matt Blumert |

YTD Production

| PR Manager | No. Cards | SGA |
|--------------------|-----------|--------------|
| 1. Debbie Enstedt | 14,564 | Rick Altig |
| 2. Charles Hill | 11,588 | Jatoff-Foti |
| 3. Cynthia Blumert | 6,247 | Matt Blumert |

| Category A | No. Cards | SGA |
|---------------------|-----------|---------------|
| 1. Charles Hill | 9,610 | Jatoff-Foti |
| 2. Brenda DiSomma | 3,214 | Eric Giglione |
| 3. Martha Black | 3,141 | Zeidner-Cowan |
| 4. Robert S. Dailey | 2,506 | Eric Giglione |
| 5. Anthony Gentili | 2,472 | Joshua Chalom |

| Category A | No. Cards | SGA |
|----------------------|-----------|---------------|
| 1. Charles Hill | 10,286 | Jatoff-Foti |
| 2. Brenda DiSomma | 4,630 | Eric Giglione |
| 3. Rona Spano | 4,176 | Scott Smith |
| 4. Bernard Wendekier | 3,668 | Rick Altig |
| 5. Robin Denham | 3,666 | Larry Geneser |

| Category B | No. Cards | SGA |
|---------------------|-----------|-----------------|
| 1. Cynthia Blumert | 3,280 | Matt Blumert |
| 2. Kimberly Grissom | 1,931 | Justin Jones |
| 3. Laurie Onasch | 1,397 | Joe Manone |
| 4. Sheila Spencer | 1,346 | Tyrone Conard |
| 5. Erin McKee | 1,078 | Jack Kirschling |

| Category B | No. Cards | SGA |
|---------------------|-----------|--------------|
| 1. Cynthia Blumert | 4,282 | Matt Blumert |
| 2. Laurie Onasch | 2,692 | Joe Manone |
| 3. Robert Cox | 2,631 | Mike Jones |
| 4. Sandra Johnson | 2,007 | Gary Bleier |
| 5. Kimberly Grissom | 1,961 | Justin Jones |

All Time PR Group Production Record

Month: 61 groups Patti Morgan

All Time PR Card Production Record

YTD: 320 groups Darrell Dorey

| Category C | No. Groups | SGA |
|-------------------|------------|----------------|
| 1. Patti Morgan | 22 | William Devine |
| 2. Darrell Dorey | 17 | Ramin Kouladji |
| 3. Vivian Dwyer | 16 | Billy Faulkner |
| 4. Joseph Ward | 15 | Larry Geneser |
| 5. Frances Yennie | 14 | Larry Geneser |

| Category C | No. Groups | SGA |
|-------------------|------------|----------------|
| 1. Patti Morgan | 49 | William Devine |
| 2. Darrell Dorey | 29 | Ramin Kouladji |
| 3. Vivian Dwyer | 26 | Billy Faulkner |
| 4. Richard Case | 25 | Surace-Suarce |
| 5. Frances Yennie | 24 | Larry Geneser |

Category A = Categories one and two. Category B = Categories three, four and five. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two PR Representatives coded and meet all production requirements.

Feeling Lucky?



Meet me at the Palace



American Income Life Convention
June 27-30, 2002